

UNITED STATES BANKRUPTCY COURT District of New Jersey
Caption in Compliance with D.N.J. LBR 9004-1(b) Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888
In re: Paul J. Cavanaugh JoAnn M. Cavanaugh Debtor(s)



Order Filed on February 16, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-15584 / MBK

Hearing Date: 01/24/2017

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: February 16, 2017


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 10/10/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 55 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$1,800.00 PAID TO DATE

\$11,550.00 for 1 month beginning 2/1/2017

\$200.00 for 44 months beginning 3/1/2017

ORDERED that the case is confirmed to pay 100% dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that the debtor(s) must keep the Standing Trustee updated with the status of the debtor(s) personal injury claim, and any non-exempt proceeds of said claim shall be paid to the Trustee for the benefit of creditors.

ORDERED that the claim of PNC Bank, N.A., court claim #8-1, will be paid as if in the plan, and the Trustee is authorized to pay such claim.

ORDERED as follows:

The debtors are to complete a refinance of property located at 125 Dey Grove Road by 1/31/2018, and any non-exempt proceeds of said refinance shall be paid to the Trustee for benefit of creditors; creditor Federal Home Loan Mortgage Corp., PACER Claim #10-1, shall not be paid through the Chapter 13 Plan; creditor will be paid in full outside of the Chapter 13 Plan from the refinance.

Debtors' exemption in personal injury case is limited to \$23,675.00.

Lump sum of \$11,550.00 non-exempt proceeds from personal injury case due by 2/1/2017.

The Trustee shall pay unsecured creditors in full prior to paying Administrative, Priority, and Secured claims.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Paul J. Cavanaugh
JoAnn M. Cavanaugh
Debtors

Case No. 16-15584-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.
db/jdb +Paul J. Cavanaugh, JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Paul J. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com
Robert C. Nisenson on behalf of Joint Debtor JoAnn M. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com

TOTAL: 4